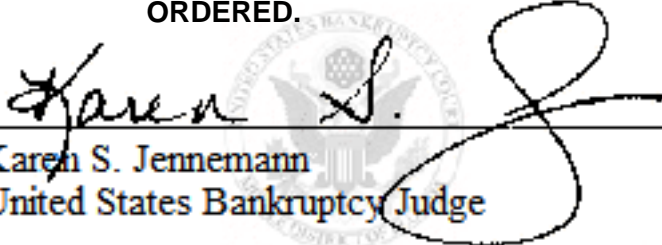


Dated: January 27, 2020

ORDERED.


Karen S. Jennemann
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION
www.flmb.uscourts.gov

In re :

Case No. **6:19-bk-04681-KJ**
Chapter 7

**Brian Thaddeus Williams and
Melody Ann Williams,**
Debtor(s).

**ORDER GRANTING CHAPTER 7 TRUSTEE'S MOTION
TO APPROVE AN ONLINE SALE OF REAL PROPERTY FREE
AND CLEAR OF LIENS, CLAIMS, ENCUMBRANCES, AND INTERESTS
PURSUANT TO 11 U.S.C. § 363(b), (f), (k), AND (m); (B) BID PROCEDURES;
(C) SURCHARGE AGREEMENT BETWEEN SECURED LENDER AND THE
ESTATE; (D) SECURED LENDER'S RIGHT TO CREDIT BID; AND (E) OTHER RELIEF**

THIS CASE came on for a hearing on January 15, 2020 at 11:00 a.m., on Chapter 7 Trustee's Motion to Approve (A) An Online Sale of Real Property Free and Clear of Liens, Claims, Encumbrances, and Interests Pursuant to 11 U.S.C. § 363(b), (f), and (m); (B) Bid Procedures; (C) Surcharge Agreement Between Secured Lender and the Estate; (D) Secured Lender's Right to Credit Bid; and (E) Other Relief, dated December 2, 2019, (the "Motion," docket no. 24). Trustee's Special Counsel, Kristen L. Henkel, and Debtor's Counsel, Stephen R. Caplan, appeared. Said Motion was served on all interested parties and no response has been received by the Court. Therefore, the Court considers the matter to be unopposed and having reviewed the Motion, the file, and being otherwise apprised of the matter,

Accordingly, it is **ORDERED**

1. Chapter 7 Trustee's Motion to Approve (A) An Online Sale of Real Property Free and Clear of Liens, Claims, Encumbrances, and Interests Pursuant to 11 U.S.C. § 363(b), (f), and (m);

(B) Bid Procedures; (C) Surcharge Agreement Between Secured Lender and the Estate; (D) Secured Lender's Right to Credit Bid; and (E) Other Relief, is approved, and the Trustee is authorized to sell the estate's interest in said property, as follows :

2. The property to be sold is more particularly described as :

LOT 6 (EXCEPT THE EASTERLY 21.66 FEET THEREOF) AND THE EASTERLY 32.50 FEET OF LOT 7, IN BLOCK 21, IN THE TERRACE, BEING M.O. STONE AND COMPANY'S SUBDIVISION OF PART OF SECTION 30, TOWNSHIP 44 NORTH, RANGE 12 EAST, OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED SEPTEMBER 28, 1925, AS DOCUMENT 265877, IN BOOK "O" OF PLATS, PAGES 62, 63 AND 64, IN LAKE COUNTY, ILLINOIS.

**Parcel ID No. 1220305006
a/k/a 431 Park Lane, Lake Bluff, IL 60044**

3. The Online Sale procedures as described in the Motion are approved and the Trustee is authorized to accept a Winning Bid exceeding Bank of America's ("Secured Lender") Reserve Price.

4. Through the efforts of BK Global Real Estate Services and Listing Agent, Trustee received a Winning Bid exceeding Secured Lender's Reserve Price. The property shall be sold to the following buyer for the sales price indicated :

Thomas M. Albert and Dora Albert
4451 W. Greenleaf Ave.
Lincolnwood, IL 60712

Sales Price
\$ 337,500.00

5. Trustee has represented that no closing costs are to be paid by the Estate and she obtained short sale consent from the first and second mortgage holder, Secured Lender, who has authorized the following to be paid from the sales price : normal closing costs, BK Global Real Estate Services commission, realtor fees and costs, sums necessary to satisfy the first and second mortgages, prorated 2020 real estate taxes, and bankruptcy estate carve out, as described in the Motion.

6. The title search disclosed both first and second mortgages are in favor of Merrill Lynch Credit Corporation, dated June 6, 2008, recorded in Instrument Numbers 6389000 and 6389001, Public Records of Lake County, Illinois. Furthermore, Secured Lender and Merrill Lynch Credit Corporation are one in the same.

7. Notice of the Motion was properly served upon Merrill Lynch Credit Corporation, 5201 Gate Parkway, Jacksonville, FL 32256. No responses were received. Thus, to the extent any creditor, other than the

Secured Lender, asserts an interest or secured claim against the property, such creditor is deemed to have consented to entry of this Order, and such creditor's claim shall not be a secured claim.

7. Trustee is authorized to transfer title to the property by Trustee's Deed, conveying the interest of the estate, subject to all encumbrances, including current taxes, assessments, zoning, restrictions, and other requirements imposed by governmental authorities, restrictions and other matters appearing on the plat or otherwise common to the subdivision and/or condominium, and public utility easements of record.

8. The Estate shall provide to buyer, a certified copy of the Order approving sale, certified copy of Notice of Commencement and certified copy of docket, reflecting no objection to the sale, or if any, that said objections have been overruled by Court Order.

9. The 14-day stay pursuant to Rule 6004(h) is hereby waived.

Attorney Kristen L. Henkel is directed to serve a copy of this Order on interested parties who are non-CM/ECF users and file a proof of service within 3 days of entry of the Order.